

Listing of the Claims

This listing of claims will replace all prior versions, and listings, of claims in the application.

1. **(currently amended)** A method of transaction processing, comprising:
 - operating a wireless transaction terminal in a first mode, wherein during a transaction, communication of transaction information with a first server is delayed;
 - alternately operating the transaction terminal in a second mode, wherein communication of the transaction information with the first server is not delayed ~~occurs during the transaction~~;
 - accessing a wireless communications network and sending first transaction information for a transaction from the transaction terminal across the communications network;
 - receiving and processing the first transaction information at the first server;
 - storing at least a portion of the first transaction information; and
 - the first server sending second transaction information based on the first transaction information to a transaction processor.
2. (previously presented) The method of claim 1, wherein in the first mode of operation, transaction process replies for use during a transaction are downloaded to the transaction terminal prior to the transaction and/or in the second mode of operation, transaction process replies for using during a transaction are communicated to the transaction terminal during the transaction.
3. (Canceled).

4. (previously presented) The method of Claim 1, wherein the first server controls information stored on the transaction terminal.
5. (Canceled).
6. (previously presented) The method of Claim 1, wherein the first transaction information is transported to the server using a first protocol, and the second transaction information is transported to the transaction processor using a second different protocol.
7. (original) The method of Claim 6, wherein the first protocol has lower overhead than the second protocol.
8. (previously presented) The method of Claim 1, wherein the first transaction information is in a first format, and the second transaction information is in a second different format, and wherein the method further comprises the server reformatting the first transaction information from the first format to the second transaction information in the second format.
9. (Canceled).
10. (previously presented) The method of Claim 1, wherein the server accesses information about the transaction terminal to use for reformatting the first transaction information from the first format to the second transaction information in the second format.
11. (Canceled).
12. (previously presented) The method of Claim 1, further comprising generating a report of transaction information from one or more transactions conducted on the transaction terminal, wherein the report is accessible via the Internet.

13. (Canceled).

14. (previously presented) A method for transaction processing comprising:

a server receiving an action from a customer remotely communicating with the server via the Internet, the action for application on a wireless transaction terminal in communication with the server; and

the server communicating the action to the transaction terminal to apply the action thereto.

15. (previously presented) The method of claim 14, wherein the desired action is terminal activation or deactivation.

16. (original) The method of Claim 14, wherein the desired action is terminal diagnostics.

17. **(currently amended)** A transaction processing network, comprising:

a server;

a plurality of wireless transaction terminals, each operable in at least one of a first mode and a second mode, wherein in the first mode of operation, during a transaction, communication of transaction information with the server is delayed and wherein during the second mode communication of the transaction information with the server ~~is not delayed~~ ~~occurs during the transaction~~;

a first network segment linking one or more of the wireless transaction terminals to the server, wherein all or a portion of transaction information received from each transaction conducted on each of one or more transaction terminals is stored and made accessible via the Internet; and

a second network segment linking the server to one or more further

destinations, wherein at least one of the further destinations comprise a transaction processor for obtaining transaction approvals.

18. (Canceled).
19. (Canceled).
20. (previously presented) The apparatus of Claim 17, wherein the server controls the operation of one or more of the transaction terminals.
21. (previously presented) The apparatus of Claim 20, wherein the operation comprises deactivation or activation of the transaction terminal.
22. (previously presented) The apparatus of Claim 17, wherein transaction information comprises first transaction information which is transported across the first network segment using a first protocol, and wherein second transaction information based on the first transaction information is transported across the second network segment using a second different protocol.
23. (original) The apparatus of Claim 22, wherein the first protocol has lower overhead than the second protocol.
24. (previously presented) The apparatus of Claim 22, wherein the first transaction information is in a first format, and the second transaction information is in a second different format, and wherein the server reformats the first transaction information from the first format to the second transaction information in a second format.
25. (Canceled).
26. (previously presented) The apparatus of Claim 24, wherein the server accesses information about a transaction terminal which forwarded first transaction

information to reformat the first transaction information from the first format to the second transaction information in the second format.

27. (previously presented) The method according to claim 1, further comprising the server receiving transaction approval information from the transaction processor and then forwarding all or a portion of the transaction approval information to the transaction terminal.
28. (previously presented) The method according to claim 27, wherein the approval information comprises at least one of: a credit approval, a credit denial, an approval code, a reference code, credit account information and an amount for the transaction.
29. (previously presented) The method according to claim 14, wherein the desired action is changing information stored on the transaction terminal.
30. **(currently amended)** A system for tracking transactions comprising:

a first server for receiving and processing first transaction information for a transaction received from a transaction terminal;

a wireless transaction terminal operable in at least one of a first mode and a second mode, wherein in the first mode of operation, during a transaction, communication of first transaction information with the first server is delayed and wherein during the second mode communication of the first transaction information with the first server ~~is not delayed~~ ~~occurs during the transaction~~;

a database for storing at least a portion of the first transaction information, wherein the stored transaction information is accessible via the Internet; and

a second server for obtaining transaction approval information for the transaction, the second server wherein

the second server receives second transaction information from the first server,

the second transaction information being based on the first transaction information,

the first server receives the transaction approval information from the second server and forwards all or a portion of the transaction approval information to the transaction terminal.

31.-34. (Canceled).

35. (previously presented) A server for transaction processing, comprising:

a processor for receiving and processing first transaction information for a pending transaction from a wireless transaction terminal;

communication means for:

providing replies for use in transaction processing to the transaction terminal prior to or during a transaction;

sending second transaction information based on the first transaction data to a transaction processor for obtaining approval information for the pending transaction;

receiving the approval information from the transaction processor;
and

forwarding all or a portion of the approval information to the transaction terminal;

wherein the server accesses a memory for storing the first transaction

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information and wherein the stored transaction information is accessible via the Internet.